



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [BEAL FINANCIAL CORPORATION](#)

City/State [PLANO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [27,898,128](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BEAL FINANCIAL CORPORATION](#)
[6000 LEGACY DRIVE](#)

[PLANO, TX 75024](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	14,906,770	7,598,388	7,523,318	8,510,340	6,896,968
Net income (\$000)	1,280,520	492,101	595,029	135,643	73,312
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.92			5.46			6.04			4.85			6.14		
+ Non-interest income	17.52			8.82			7.72			0.90			-2.93		
– Overhead expense	5.69			4.95			5.14			2.91			2.10		
– Provision for credit losses	-0.06			-0.66			-0.93			2.02			-0.48		
+ Securities gains (losses)	0.09			1.17			0.81			1.21			-0.30		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	14.90			11.23			10.40			2.04			1.30		
Net operating income	11.45			8.64			7.91			1.59			1.06		
Net income	11.45			8.64			7.91			1.59			1.06		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.86			7.43			8.08			6.33			9.13		
Interest expense	1.59			0.59			0.56			1.02			2.19		
Net interest income (tax equivalent)	3.27			6.84			7.51			5.31			6.94		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.10			-0.04			-0.03			2.25			0.48		
Earnings coverage of net loan and lease losses (X)	-600.45			-563.97			-601.34			3.05			2.51		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15			2.12			1.20			2.89			1.13		
Allowance for loan and lease losses / Total loans and leases	1.14			2.12			1.20			2.76			1.13		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	13.13			21.37			12.69			21.80			4.57		
30–89 days past due loans and leases / Total loans and leases	0.33			0.45			0.43			0.56			2.20		
Liquidity and Funding															
Net noncore funding dependence	88.07			37.63			31.13			54.75			50.70		
Net short-term noncore funding dependence	56.32			27.18			19.88			46.79			41.36		
Net loans and leases / Total assets	12.77			46.13			50.58			45.22			69.50		
Capitalization															
Tier 1 leverage ratio	19.17			38.49			39.86			23.96			32.15		
Holding company equity capital / Total assets	10.74			31.06			33.85			22.46			25.54		
Total equity capital (including minority interest) / Total assets	10.74			31.06			33.85			22.46			25.54		
Common equity tier 1 capital / Total risk-weighted assets	52.45			37.45			41.22			23.82			25.49		
Net loans and leases / Equity capital (X)	1.19			1.49			1.49			2.01			2.72		
Cash dividends / Net income	0			0			0			0			59.87		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	259.60			-23.70			-16.65			26.90			-5.87		
Equity capital	24.36			19.48			25.61			11.57			1.32		
Net loans and leases	-0.49			-28.24			-6.77			-17.43			6.42		
Noncore funding	537.25			-43.43			-39.08			50.02			-0.33		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			0		
Long-term debt / Equity capital	0			10.65			9.54			15.65			17.47		
Equity investment in subsidiaries / Equity capital	120.69			136.77			134.61			147.37			152.71		
Cash from ops + noncash items + op expense / Op expense + dividends	1,143.32			367.59			364.32			121.89			127.95		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	205,026	217,600	342,781	301,461	447,284	-5.78	-33.99
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	205,026	217,600	342,781	301,461	447,284	-5.78	-33.99
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	205,026	217,600	342,781	301,461	447,284	-5.78	-33.99
Investment interest income (tax equivalent).....	271,038	119,650	144,039	187,785	93,119	126.53	174.52
Interest on balances due from depository institutions.....	8,508	767	1,396	2,025	16,187	1009.26	155.27
Interest income on other earning assets.....	652	19	19	196	450	3331.58	96.98
Total interest income (tax equivalent).....	485,224	338,036	488,235	491,467	557,040	43.54	17.49
Interest on time deposits of \$250K or more.....	1,271	809	979	2,812	4,638	57.11	-23.85
Interest on time deposits < \$250K.....	67,305	6,435	7,688	40,296	69,195	945.92	136.20
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,954	1,808	2,314	5,067	6,599	174.00	377.72
Interest on other borrowings and trading liabilities.....	84,772	17,851	23,173	30,964	53,054	374.89	311.41
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	158,302	26,903	34,154	79,139	133,486	488.42	205.57
Net interest income (tax equivalent).....	326,922	311,133	454,081	412,328	423,554	5.07	-9.49
Non-interest income.....	1,958,720	502,620	580,734	76,548	-201,803	289.70	4256.68
Adjusted operating income (tax equivalent).....	2,285,642	813,753	1,034,815	488,876	221,751	180.88	462.75
Overhead expense.....	636,563	282,218	386,648	247,489	144,617	125.56	428.44
Provision for credit losses.....	-7,009	-37,449	-69,689	171,623	-33,136		
Securities gains (losses).....	9,944	66,591	61,299	103,058	-20,885	-85.07	
Other tax equivalent adjustments.....	0	1	-1	0	0	-100.00	
Pretax net operating income (tax equivalent).....	1,666,053	639,765	782,277	173,882	89,385	160.42	561.30
Applicable income taxes.....	385,533	147,663	187,247	38,237	16,073	161.09	36202.54
Tax equivalent adjustments.....	0	1	1	2	0	-100.00	
Applicable income taxes (tax equivalent).....	385,533	147,664	187,248	38,239	16,073	161.09	36202.54
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,280,520	492,101	595,029	135,643	73,312	160.21	410.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,280,520	492,101	595,029	135,643	73,312	160.21	410.42
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,280,520	492,101	595,029	135,643	73,312	160.21	410.42
Investment securities income (tax equivalent).....	271,038	119,650	144,039	187,785	93,119	126.53	174.52
US Treasury and agency securities (excluding mortgage-backed securities).....	148,962	0	0	0	0		
Mortgage-backed securities.....	67,700	76,513	98,998	97,238	87,740	-11.52	-27.09
All other securities.....	54,376	43,137	45,041	90,547	5,379	26.05	825.08
Cash dividends declared.....	0	0	0	0	43,892		-100.00
Common.....	0	0	0	0	43,892		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.34			5.93			6.49			5.77			8.08		
Less: Interest expense	1.42			0.47			0.45			0.93			1.94		
Equals: Net interest income (tax equivalent)	2.92			5.46			6.04			4.85			6.14		
Plus: Non-interest income	17.52			8.82			7.72			0.90			-2.93		
Equals: adjusted operating income (tax equivalent)	20.44			14.28			13.75			5.74			3.22		
Less: Overhead expense	5.69			4.95			5.14			2.91			2.10		
Less: Provision for credit losses	-0.06			-0.66			-0.93			2.02			-0.48		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0.09			1.17			0.81			1.21			-0.30		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	14.90			11.23			10.40			2.04			1.30		
Less: Applicable income taxes (tax equivalent)	3.45			2.59			2.49			0.45			0.23		
Less: Minority interest	0			0			0			0			0		
Equals: Net operating income	11.45			8.64			7.91			1.59			1.06		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	11.45			8.64			7.91			1.59			1.06		
Memo: Net income (last four quarters)	10.64			6.82			7.91			1.59			1.06		
Net income—BHC and noncontrolling (minority) interest	11.45			8.64			7.91			1.59			1.06		
Margin Analysis															
Average earning assets / Average assets	89.32			79.85			80.35			91.30			88.47		
Average interest-bearing funds / Average assets	89.08			74.30			72.71			79.99			75.26		
Interest income (tax equivalent) / Average earning assets	4.86			7.43			8.08			6.33			9.13		
Interest expense / Average earning assets	1.59			0.59			0.56			1.02			2.19		
Net interest income (tax equivalent) / Average earning assets	3.27			6.84			7.51			5.31			6.94		
Yield or Cost															
Total loans and leases (tax equivalent)	7.30			7.58			9.02			5.99			9.55		
Interest-bearing bank balances	1.02			0.09			0.11			0.18			2.25		
Federal funds sold and reverse repos															
Trading assets															
Total earning assets	4.86			7.43			8.08			6.33			9.13		
Investment securities (tax equivalent)	4.60			12.32			12.64			9.80			13.58		
US Treasury and agency securities (excluding mortgage-backed securities)	1.74														
Mortgage-backed securities	10.86			17.34			17.10			16.66			14.27		
All other securities	17.17			11.83			11.46			6.18			8.45		
Interest-bearing deposits	1.31			0.28			0.26			0.92			2.19		
Time deposits of \$250K or more	0.91			0.73			0.67			1.64			2.24		
Time deposits < \$250K	1.31			0.27			0.26			1			2.28		
Other domestic deposits	0.57			0.20			0.19			0.51			1.68		
Foreign deposits															
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.37			1.48			1.41			1.38			2.51		
All interest-bearing funds	1.59			0.64			0.62			1.16			2.57		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,958,720	502,620	580,734	76,548	-201,803
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1	1	2	2	3
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	244	316	427	445	557
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	87,978	8,313	24,376	-167	2,457
Other non-interest income	1,870,497	493,990	555,929	76,268	-204,820
Total overhead expenses	636,563	282,218	386,648	247,489	144,617
Personnel expense	41,922	35,133	45,979	50,712	52,890
Net occupancy expense	6,907	9,972	12,312	11,583	12,399
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	587,734	237,113	328,357	185,194	79,328
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	218	245	224	326	329
Average personnel expense per employee	192.30	143.40	205.26	155.56	160.76
Average assets per employee	68,379.68	31,013.83	33,586.24	26,105.34	20,963.43

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0					
Overhead expenses / Net Interest Income + non-interest income	27.85			34.68			37.36			50.62			65.22		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	5.69			4.95			5.14			2.91			2.10		
Personnel expense	0.37			0.62			0.61			0.60			0.77		
Net occupancy expense	0.06			0.17			0.16			0.14			0.18		
Other operating expenses	5.26			4.16			4.36			2.18			1.15		
Overhead less non-interest income	-11.83			-3.87			-2.58			2.01			5.02		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	27.85			34.68			37.36			50.62			65.22		
Personnel expense	1.83			4.32			4.44			10.37			23.85		
Net occupancy expense	0.30			1.23			1.19			2.37			5.59		
Other operating expenses	25.71			29.14			31.73			37.88			35.77		
Total non-interest income	85.70			61.77			56.12			15.66			-91		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0			0			0			0			0		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0			0			0			0			0		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	0.01			0.04			0.04			0.09			0.25		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	3.85			1.02			2.36			-0.03			1.11		
Other non-interest income	81.84			60.71			53.72			15.60			-92.36		
Overhead less non-interest income	-57.85			-27.08			-18.76			34.97			156.22		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.14			23.08			23.94			21.99			17.98		
Applicable income tax + TE / Pretax net operating income + TE	23.14			23.08			23.94			21.99			17.98		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	1,816,440	1,380,882	1,575,268	1,540,760	2,012,543	31.54	-21.46
Commercial and industrial loans	1,755,672	2,203,495	2,155,013	2,515,050	2,893,730	-20.32	-45.75
Loans to individuals	4,523	5,923	5,497	7,089	9,286	-23.64	-70.64
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	25,851	66,058	50,570	63,762	0	-60.87	-52.41
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	3,602,486	3,656,358	3,786,348	4,126,661	4,915,559	-1.47	-35.89
Less: Allowance for loan and lease losses	41,083	77,452	45,329	113,833	55,408	-46.96	-81.93
Net loans and leases	3,561,403	3,578,906	3,741,019	4,012,828	4,860,151	-0.49	-33.95
Debt securities that reprice or mature in over 1 year	19,245,495	850,148	821,936	1,657,206	875,435	2163.78	1658.30
Mutual funds and equity securities	0	4,302	228	3,813	0	-100.00	
Subtotal	22,806,898	4,433,356	4,563,183	5,673,847	5,735,586	414.44	251.61
Interest-bearing bank balances	449,675	1,677,223	1,621,392	1,606,279	396,751	-73.19	37.24
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,754,878	10,065	7,606	56,295	17,607	17335.45	4046.59
Trading assets	0	0	0	0	0		
Total earning assets	25,036,355	6,148,970	6,220,523	7,336,516	6,155,365	307.16	265.16
Non-interest-bearing cash and due from depository institutions	6,643	37,757	27,684	29,964	15,480	-82.41	-62.98
Premises, fixed assets, and leases	40,771	42,737	41,958	45,034	47,166	-4.60	-21.60
Other real estate owned	10,057	382,282	7,260	439,061	33,487	-97.37	-91.53
Investment in unconsolidated subsidiaries	19,063	19,063	19,063	19,063	19,063	0.00	0.00
Intangible and other assets	2,785,239	1,127,365	1,079,934	1,004,356	722,439	147.06	720.37
Total assets	27,898,128	7,758,174	7,396,422	8,873,994	6,993,000	259.60	276.82
Quarterly average assets	21,856,145	7,289,471	7,298,110	9,448,695	6,480,671	199.83	207.68
Average loans and leases (YTD)	3,747,327	3,828,736	3,799,087	5,030,210	4,685,147	-2.13	-31.79
Memoranda							
Loans held-for-sale	21,144	0	0	186,911	0		
Loans not held-for-sale	3,581,342	3,656,358	3,786,348	3,939,750	4,915,559	-2.05	-36.27
Real estate loans secured by 1-4 family	410,161	512,995	482,408	627,487	766,485	-20.05	-67.57
Commercial real estate loans	1,406,279	867,887	1,092,860	913,273	1,246,058	62.03	34.17
Construction and land development	3,836	8,842	8,299	8,849	104,130	-56.62	-97.33
Multifamily	40,925	56,094	52,457	64,331	78,708	-27.04	-77.45
Nonfarm nonresidential	1,361,518	802,951	1,032,104	840,093	1,063,220	69.56	88.29
Real estate loans secured by farmland	0	0	0	0	0		-100.00
Total investment securities	21,025,277	892,841	858,112	1,717,409	898,463	2254.87	1749.36
U.S. Treasury securities	19,545,441	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	180	257	271	265	5	-29.96	3500.00
Mortgage-backed securities	1,086,573	769,345	738,426	822,114	799,901	41.23	3.74
Asset-backed securities	34,811	35,785	35,668	86,848	0	-2.72	
Other debt securities	358,272	83,152	83,519	804,369	98,557	330.86	300.37
Mutual funds and equity securities	0	4,302	228	3,813	0	-100.00	
Available-for-sale securities	21,025,277	888,539	857,884	1,713,596	898,463	2266.28	1749.36
U.S. Treasury securities	19,545,441	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	180	257	271	265	5	-29.96	3500.00
Mortgage-backed securities	1,086,573	769,345	738,426	822,114	799,901	41.23	3.74
Asset-backed securities	34,811	35,785	35,668	86,848	0	-2.72	
Other debt securities	358,272	83,152	83,519	804,369	98,557	330.86	300.37
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-841,381	206,567	194,124	304,941	214,814		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	20,013,605	124,584	115,451	208,038	425,372	15964.35	3497.99

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	66,230	74,603	62,950	72,188	60,163	-11.22	33.46
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	672,135	-100,929	-145,719	-74,152	789,097		-30.85
MMDA and other savings accounts	940,668	1,142,008	1,227,946	1,201,867	339,546	-17.63	471.72
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	1,679,033	1,115,682	1,145,177	1,199,903	1,188,806	50.49	41.56
Time deposits of \$250K or more	293,171	143,774	135,810	158,409	187,031	103.91	69.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,695,000	0	0	0	240,000		1045.73
Other borrowings w/remaining maturity over 1 year	5,333,191	472,999	411,388	438,820	501,505	1027.53	
Brokered deposits < \$250K	12,977,331	2,882,449	2,504,399	4,411,972	2,410,456	350.22	359.22
Noncore funding	22,298,693	3,499,222	3,051,597	5,009,201	3,338,992	537.25	571.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	634,703	634,703	634,703	634,703	634,703	0.00	0.00
Other liabilities	289,369	99,096	61,471	37,138	44,166	192.01	545.29
Total liabilities	24,901,798	5,348,703	4,892,948	6,880,945	5,206,667	365.57	380.08
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	297	297	297	297	297	0.00	0.00
Common surplus	1,195,213	1,195,213	1,195,213	1,195,213	1,195,213	0.00	0.00
Retained earnings	2,378,896	995,448	1,098,376	503,347	367,704	138.98	214.86
Accumulated other comprehensive income	-578,076	218,513	209,588	294,192	223,119		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,996,330	2,409,471	2,503,474	1,993,049	1,786,333	24.36	35.18
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,996,330	2,409,471	2,503,474	1,993,049	1,786,333	24.36	35.18
Total liabilities and capital	27,898,128	7,758,174	7,396,422	8,873,994	6,993,000	259.60	276.82
Memoranda							
Non-interest-bearing deposits	66,230	74,603	62,950	72,188	60,163	-11.22	33.46
Interest-bearing deposits	14,883,305	4,067,302	3,722,436	5,698,096	3,726,130	265.93	259.90
Total deposits	14,949,535	4,141,905	3,785,386	5,770,284	3,786,293	260.93	257.22
Long-term debt that reprices within 1 year	933,191	216,312	172,532	126,892	189,381	331.41	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,503,474	1,993,049	1,993,049	1,786,333	1,762,996		
Accounting restatements	0	0	0	0	0		
Net income	1,280,520	492,101	595,029	135,643	73,312		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	43,892		
Change in other comprehensive income	-787,664	-75,679	-84,604	71,073	-6,083		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,996,330	2,409,471	2,503,474	1,993,049	1,786,333		

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Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	6.51			17.80			21.30			17.36			28.78		
Commercial and industrial loans	6.29			28.40			29.14			28.34			41.38		
Loans to individuals	0.02			0.08			0.07			0.08			0.13		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.09			0.85			0.68			0.72			0		
Net loans and leases	12.77			46.13			50.58			45.22			69.50		
Debt securities over 1 year	68.98			10.96			11.11			18.67			12.52		
Mutual funds and equity securities	0			0.06			0			0.04			0		
Subtotal	81.75			57.14			61.69			63.94			82.02		
Interest-bearing bank balances	1.61			21.62			21.92			18.10			5.67		
Federal funds sold and reverse repos	0			0			0			0			0		
Debt securities 1 year or less	6.29			0.13			0.10			0.63			0.25		
Trading assets	0			0			0			0			0		
Total earning assets	89.74			79.26			84.10			82.67			88.02		
Non-interest cash and due from depository institutions	0.02			0.49			0.37			0.34			0.22		
Other real estate owned	0.04			4.93			0.10			4.95			0.48		
All other assets	10.23			20.26			15.52			16.99			11.76		
Memoranda															
Short-term investments	7.90			21.75			22.02			18.74			5.93		
U.S. Treasury securities	70.06			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	3.89			9.92			9.98			9.26			11.44		
Asset-backed securities	0.12			0.46			0.48			0.98			0		
Other debt securities	1.28			1.07			1.13			9.06			1.41		
Loans held-for-sale	0.08			0			0			2.11			0		
Loans held for investment	12.84			47.13			51.19			44.40			70.29		
Real estate loans secured by 1-4 family	1.47			6.61			6.52			7.07			10.96		
Revolving	0.05			0.24			0.23			0.28			0.53		
Closed-end, secured by first liens	1.40			6.29			6.22			6.63			10.04		
Closed-end, secured by junior liens	0.01			0.08			0.07			0.17			0.39		
Commercial real estate loans	5.04			11.19			14.78			10.29			17.82		
Construction and land development	0.01			0.11			0.11			0.10			1.49		
Multifamily	0.15			0.72			0.71			0.72			1.13		
Nonfarm nonresidential	4.88			10.35			13.95			9.47			15.20		
Real estate loans secured by farmland	0			0			0			0			0		

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	50.42			37.77			41.60			37.34			40.94		
Real estate loans secured by 1-4 family	11.39			14.03			12.74			15.21			15.59		
Revolving	0.42			0.51			0.45			0.59			0.75		
Closed-end	10.97			13.52			12.29			14.61			14.84		
Commercial real estate loans	39.04			23.74			28.86			22.13			25.35		
Construction and land development	0.11			0.24			0.22			0.21			2.12		
1-4 family	0			0.01			0			0.01			0.01		
Other	0.11			0.23			0.22			0.20			2.11		
Multifamily	1.14			1.53			1.39			1.56			1.60		
Nonfarm nonresidential	37.79			21.96			27.26			20.36			21.63		
Owner-occupied	1.23			1.41			1.28			1.55			1.46		
Other	36.56			20.55			25.98			18.80			20.17		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	48.74			60.26			56.92			60.95			58.87		
Loans to individuals	0.13			0.16			0.15			0.17			0.19		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.72			1.81			1.34			1.55			0		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	42.94			47.90			53.34			64.81			94.12		
Real estate loans secured by 1-4 family	9.70			17.80			16.33			26.39			35.85		
Revolving	0.36			0.65			0.57			1.03			1.73		
Closed-end	9.34			17.15			15.76			25.36			34.11		
Commercial real estate loans	33.25			30.11			37			38.41			58.27		
Construction and land development	0.09			0.31			0.28			0.37			4.87		
1-4 family	0			0.02			0			0.02			0.03		
Other	0.09			0.29			0.28			0.35			4.84		
Multifamily	0.97			1.95			1.78			2.71			3.68		
Nonfarm nonresidential	32.19			27.85			34.94			35.34			49.72		
Owner-occupied	1.05			1.79			1.64			2.70			3.37		
Other	31.14			26.06			33.30			32.64			46.36		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	41.51			76.44			72.96			105.79			135.33		
Loans to individuals	0.11			0.21			0.19			0.30			0.43		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	0.61			2.29			1.71			2.68			0		
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.80			22.32			27.58			20.58			23.89		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	32.20			28.31			35.36			35.72			54.91		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.25			30.11			37			38.41			58.27		

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	7.90			21.75			22.02			18.74			5.93		
Liquid assets	71.71			22.16			22.35			18.50			6		
Investment securities	75.36			11.51			11.60			19.35			12.85		
Net loans and leases	12.77			46.13			50.58			45.22			69.50		
Net loans, leases and standby letters of credit	12.84			47.05			50.87			46.53			70.59		
Core deposits	6.02			14.38			15.48			13.52			17		
Noncore funding	79.93			45.10			41.26			56.45			47.75		
Time deposits of \$250K or more	1.05			1.85			1.84			1.79			2.67		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	0			0			0			0			0		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	13.24			0			0			0			3.43		
Earning assets that reprice within 1 year	20.24			27.25			28.38			24.87			60.44		
Interest-bearing liabilities that reprice within 1 year	43.57			46.12			42.22			58.80			47.26		
Long-term debt that reprices within 1 year	3.34			2.79			2.33			1.43			2.71		
Net assets that reprice within 1 year	-26.67			-21.66			-16.17			-35.36			10.47		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	88.07			37.63			31.13			54.75			50.70		
Net short-term noncore funding dependence	56.32			27.18			19.88			46.79			41.36		
Short-term investment / Short-term noncore funding	14.64			56.32			64.19			36.76			14.80		
Liquid assets - short-term noncore funding / Nonliquid assets	62.71			-21.14			-15.40			-39.83			-36.22		
Net loans and leases / Total deposits	23.82			86.41			98.83			69.54			128.36		
Net loans and leases / Core deposits	212.11			320.78			326.68			334.43			408.83		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-20.09			7.36			6.68			13.47			10.31		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	100			99.52			99.97			99.78			100		
U.S. Treasury securities	92.96			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0.03			0.03			0.02			0		
Mortgage-backed securities	5.17			86.17			86.05			47.87			89.03		
Asset-backed securities	0.17			4.01			4.16			5.06			0		
Other debt securities	1.70			9.31			9.73			46.84			10.97		
Mutual funds and equity securities	0			0.48			0.03			0.22			0		
Debt securities 1 year or less	8.35			1.13			0.89			3.28			1.96		
Debt securities 1 to 5 years	88.74			25.55			28.59			24.31			10.96		
Debt securities over 5 years	2.80			69.67			67.19			72.18			86.48		
Pledged securities	95.19			13.95			13.45			12.11			47.34		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	30.66			-5.70			-2.02			301.24			-52.86		
Investment securities	2,254.87			-69.20			-50.03			91.15			-3.12		
Core deposits	50.49			-12.01			-4.56			0.93			-23.62		
Noncore funding	537.25			-43.43			-39.08			50.02			-0.33		

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			242,427	228,268	171,876
Commit: Secured commercial real estate loans	133,585	37,070	142,606	48,989	45,937
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	19,678	71,620	21,678	116,120	76,120
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate swaps	10,000,000	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							3.28			2.57			2.46		
Standby letters of credit	0.07			0.92			0.29			1.31			1.09		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	53.77			64.45			67.60			56.34			71.50		
Interest rate contracts	53.77			64.45			67.60			56.34			71.50		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	17.92			64.45			67.60			56.34			71.50		
Interest rate swaps	35.84			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							6.38			4.54			3.67		

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	15,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	15,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Exchange-traded	0	0	0	0	0
Over-the-counter	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Swaps	10,000,000	0	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	15,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Interest rate contracts	15,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	15,000,000	5,000,000	5,000,000	5,000,000	5,000,000
One year or less	0	0	0	0	0
Over 1 year to 5 years	8,000,000	0	0	0	0
Over 5 years	7,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value	1,245,576	319,114	279,653	201,054	276,355
Held for trading	0	0	0	0	0
Non-traded	1,245,576	319,114	279,653	201,054	276,355
Current credit exposure on risk-based capital derivative contracts	1,245,576	319,114	279,653	201,054	276,355
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards	0			0			0			0			0		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	33.33			100			100			100			100		
Exchange-traded	0			0			0			0			0		
Over-the-counter	33.33			100			100			100			100		
Swaps	66.67			0			0			0			0		
Held for trading	0			0			0			0			0		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			100		
Interest rate contracts	100			100			100			100			100		
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			100			100		
One year or less	0			0			0			0			0		
Over 1 year to 5 years	53.33			0			0			0			0		
Over 5 years	46.67			100			100			100			100		
Gross negative fair value (absolute value)	0			0			0			0			0		
Gross positive fair value	8.30			6.38			5.59			4.02			5.53		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0.30			0.11			0.10			0.09			0.13		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.30			0.11			0.10			0.09			0.13		
Current credit exposure (X)	0.30			0.11			0.10			0.09			0.13		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	18.28			5.46			5.03			2.82			4.51		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	45,329	113,833	113,833	55,408	110,985
Gross losses	2,031	3,444	4,145	128,677	44,477
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,794	4,512	5,330	15,479	22,036
Net losses	-2,763	-1,068	-1,185	113,198	22,441
Provision for loan and lease losses	-7,009	-37,449	-69,689	171,623	-33,136
Adjustments	0	0	0	0	0
Ending balance	41,083	77,452	45,329	113,833	55,408
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.06			-0.66			-0.93			2.02			-0.48		
Provision for loan and lease losses / Average loans and leases	-0.25			-1.30			-1.83			3.41			-0.71		
Provision for loan and lease losses / Net loan and lease losses	253.67			3,506.46			5,880.93			151.61			-147.66		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15			2.12			1.20			2.89			1.13		
Allowance for loan and lease losses / Total loans and leases	1.14			2.12			1.20			2.76			1.13		
Allowance for loan and lease losses / Net loans and leases losses (X)										1.01			2.47		
Allowance for loan and lease losses / Nonaccrual assets	8.40			15.21			9.02			20.47			27.98		
ALLL / 90+ days past due + nonaccrual loans and leases	8.35			15.14			8.94			18.92			23.61		
Gross loan and lease losses / Average loans and leases	0.07			0.12			0.11			2.56			0.95		
Recoveries / Average loans and leases	0.17			0.16			0.14			0.31			0.47		
Net losses / Average loans and leases	-0.10			-0.04			-0.03			2.25			0.48		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	115.66			3.51			4.14			34.80			140.29		
Earnings coverage of net loan and lease losses (X)	-600.45			-563.97			-601.34			3.05			2.51		

Net Loan and Lease Losses By Type

Real estate loans	-0.08			-0.09			-0.07			0.06			0.33		
Real estate loans secured by 1-4 family	-0.30			-0.17			-0.17			0.15			0.92		
Revolving	-0.10			-1.32			-1.47			-0.13			2.50		
Closed-end	-0.31			-0.13			-0.12			0.16			0.84		
Commercial real estate loans	-0.01			-0.05			-0.02			0			-0.04		
Construction and land development	4.52			-0.09			-0.04			0			0.03		
1-4 family	0			-0.08			-0.06			-0.11			0.03		
Other	4.52			-0.02			0.02			0.11			0		
Multifamily	0			0			0			-0.02			0.49		
Nonfarm nonresidential	-0.03			-0.05			-0.02			0.01			-0.08		
Owner-occupied	-0.01			-0.04			-0.05			-0.07			-0.07		
Other	-0.02			-0.01			0.03			0.08			-0.01		
Real estate loans secured by farmland															
Commercial and industrial loans	-0.13			0.01			0			4.45			0.53		
Loans to individuals										5.73			6.95		
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0					

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	11,906	16,469	16,342	23,138	107,910
90+ days past due loans and leases	28,031	30,880	32,954	45,554	42,111
Nonaccrual loans and leases	464,212	480,799	474,248	556,112	192,606
Total past due and nonaccrual loans and leases	504,149	528,148	523,544	624,804	342,627
Restructured 30–89 days past due	1,236	1,793	1,823	2,052	2,264
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	426,967	431,849	428,980	439,739	48,587
Total restructured loans and leases	428,203	433,642	430,803	441,791	50,851
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	128,281	43,739	41,204	44,663	45,860
Other real estate owned	10,057	382,282	7,260	439,061	33,487
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	24,904	28,328	28,341	95	5,421
Total other assets past due and nonaccrual	24,904	28,328	28,341	95	5,421

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.33			0.45			0.43			0.56			2.20		
90+ days past due loans and leases	0.78			0.84			0.87			1.10			0.86		
Nonaccrual loans and leases	12.89			13.15			12.53			13.48			3.92		
90+ days past due and nonaccrual loans and leases	13.66			13.99			13.40			14.58			4.77		
30–89 days past due restructured	0.03			0.05			0.05			0.05			0.05		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	11.85			11.81			11.33			10.66			0.99		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.33			0.45			0.43			0.56			2.19		
90+ days past due assets	0.77			0.84			0.86			1.10			0.86		
Nonaccrual assets	13.48			13.82			13.18			13.48			4.02		
30+ days past due and nonaccrual assets	14.58			15.10			14.47			15.14			7.07		

Percent of Total Assets

90+ days past due and nonaccrual assets	1.85			6.96			7.24			6.78			3.43		
90+ days past due and nonaccrual assets + other real estate owned	1.89			11.89			7.34			11.73			3.91		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	2.16			11.71			7.09			11.74			3.92		
Allowance for loan and lease losses	1,469.67			1,173.13			1,157.17			915.28			494.91		
Equity capital + allowance for loan and lease losses	19.88			36.54			20.58			49.45			14.89		
Tier 1 capital + allowance for loan and lease losses	14.27			31.52			17.76			43.82			12.82		
Loans and leases + other real estate owned	16.71			22.50			13.83			22.82			5.54		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.65			1.19			1.03			1.49			5.30		
	90+ days past due	1.54			2.24			2.09			2.78			1.98		
	Nonaccrual	3.34			5.52			4.42			9.74			5.01		
Commercial and industrial	30–89 days past due	0			0			0			0			0.03		
	90+ days past due	0			0			0			0.11			0.07		
	Nonaccrual	22.98			18.36			18.77			16.15			3.17		
Individuals	30–89 days past due	1.90			1.55			2.55			2			5.26		
	90+ days past due	0			0			0			0			1.26		
	Nonaccrual	0			0.05			0.05			0.17			0.17		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0			0			0			0					
	90+ days past due	0			0			0			0					
	Nonaccrual	0			0			0			0					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	2.88			3.05			3.20			3.53			4.15		
	90+ days past due	6.83			6.02			6.83			5.58			5.12		
	Nonaccrual	11.17			10.32			10.87			10.69			9.94		
Revolving	30–89 days past due	0.53			0.47			1.08			1.23			4.16		
	90+ days past due	0			0.15			0.16			0.92			0.94		
	Nonaccrual	4.07			2.25			2.56			5.35			5.62		
Closed-end	30–89 days past due	2.97			3.15			3.28			3.62			4.15		
	90+ days past due	7.09			6.24			7.07			5.77			5.34		
	Nonaccrual	11.44			10.63			11.17			10.91			10.16		
Junior lien	30–89 days past due	0			0.02			0			0.06			0.11		
	90+ days past due	0.10			0.09			0.10			0.14			0.20		
	Nonaccrual	0.14			0.04			0.04			0.04			0.03		
Commercial real estate	30–89 days past due	0			0.08			0.07			0.09			6.01		
	90+ days past due	0			0			0			0.86			0.04		
	Nonaccrual	1.06			2.68			1.58			9.08			1.97		
Construction and development	30–89 days past due	0			0			0			0			6.84		
	90+ days past due	0			0			0			83.82			0		
	Nonaccrual	16.84			7.31			7.78			7.37			0.64		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			6.84		
	90+ days past due	0			0			0			83.82			0		
	Nonaccrual	16.84			7.31			7.78			7.37			0.64		
Multifamily	30–89 days past due	0			0			0			1.12			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	8.93			6.51			6.96			5.67			4.97		
Nonfarm non-residential	30–89 days past due	0			0.09			0.07			0.01			6.37		
	90+ days past due	0			0			0			0.05			0.05		
	Nonaccrual	0.78			2.36			1.26			9.36			1.88		
Owner Occupied	30–89 days past due	0			0.06			0.03			0			0.77		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.03			0.30			0.06			0.98			0.83		
Other	30–89 days past due	0			0.03			0.04			0.01			5.60		
	90+ days past due	0			0			0			0.05			0.05		
	Nonaccrual	0.75			2.06			1.20			8.38			1.05		
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,195,510	1,195,510	1,195,510	1,195,510	1,195,510
Retained earnings	2,378,896	995,448	1,098,376	503,347	367,704
Accumulated other comprehensive income (AOCI)	-578,076	218,513	209,588	294,192	223,119
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,996,330	2,409,471	2,503,474	1,993,049	1,786,333
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	624	780	780	951	898
Accumulated other comprehensive income-related adjustments	-578,076	218,513	209,588	294,192	223,119
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,573,782	2,190,178	2,293,106	1,697,906	1,562,316
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,573,782	2,190,178	2,293,106	1,697,906	1,562,316
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	615,640	615,640	615,640	566,286	521,072
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	615,640	615,640	615,640	566,286	521,072
Less: Additional tier 1 capital deductions	609	575	564	583	502
Additional tier 1 capital	615,031	615,065	615,076	565,703	520,570
Tier 1 Capital	4,188,813	2,805,243	2,908,182	2,263,609	2,082,886
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	49,354	94,568
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	41,083	73,173	45,329	89,399	55,408
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	41,083	73,173	45,329	138,753	149,976
Exited advanced approach tier 2 capital before deductions					0
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	41,083	73,173	45,329	138,753	149,976
Exited advanced approach tier 2 capital					0
Total capital	4,229,896	2,878,416	2,953,511	2,402,362	2,232,862
Exited advanced approach total capital					0
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,856,145	7,289,471	7,298,110	9,448,695	6,480,671
Less: Deductions from common equity tier 1 capital	1,233	1,355	1,344	1,534	1,400
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	21,854,912	7,288,116	7,296,766	9,447,161	6,479,271
Total risk-weighted assets	6,813,928	5,849,010	5,563,573	7,126,864	6,129,281
Exited advanced approach total RWA					0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	52.45			37.45			41.22			23.82			25.49		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	61.47			47.96			52.27			31.76			33.98		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	62.08			49.21			53.09			33.71			36.43		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	19.17			38.49			39.86			23.96			32.15		
Supplementary leverage ratio, advanced approaches HCs															

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets.....	0	0	0	0	0		
Total property and casualty assets.....	0	0	0	0	0		
Reinsurance recoverables (P/C).....							
Total life and health assets.....	0	0	0	0	0		
Reinsurance recoverables (L/H).....							
Separate account assets (L/H).....	0	0	0	0	0		
Total insurance underwriting equity.....	0	0	0	0	0		
Total property and casualty equity.....	0	0	0	0	0		
Total life and health equity.....	0	0	0	0	0		
Total insurance underwriting net income.....	0	0	0	0	0		
Total property and casualty.....	0	0	0	0	0		
Total life and health.....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0		
Unearned premiums (P/C).....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0		
Separate account liabilities (L/H).....	0	0	0	0	0		
Insurance activities revenue.....	0	0	0	0	0		
Other insurance activities income.....	0	0	0	0	0		
Insurance and reinsurance underwriting income.....	0	0	0	0	0		
Premiums.....	0	0	0	0	0		
Credit related insurance underwriting.....	0	0	0	0	0		
Other insurance underwriting.....	0	0	0	0	0		
Insurance benefits, losses, expenses.....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0		
Life insurance assets.....	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0			0			0			0			0		
Premium income / Insurance activities revenue															
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	556,246	697,997	680,400	864,185	910,304
Real estate loans	11	27	26	35	42
Commercial and industrial loans	556,235	697,970	680,374	864,150	910,262
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	287,637	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	843,883	697,997	680,400	864,185	910,304
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	-20.31			-27.77			-21.27			-5.07			67.74		
Total selected assets	20.90			-33.14			-21.27			-5.07			67.74		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	266,000	75,000	100,000	26,000	105,530	254.67	-59.64
Dividends	266,000	75,000	100,000	26,000	105,530	254.67	-59.64
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	266,000	75,000	100,000	26,000	105,530	254.67	-59.64
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	5	5	0	0	-100.00	
Total operating income	266,000	75,005	100,005	26,000	105,530	254.64	-59.64
Operating Expenses							
Personnel expenses	763	0	19	9	1,046		110.19
Interest expense	2,402	5,650	6,928	8,803	10,582	-57.49	
Other expenses	20,034	15,405	20,769	25,606	35,631	30.05	2.70
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	23,199	21,055	27,716	34,418	47,259	10.18	16.75
Income (loss) before taxes	242,801	53,950	72,289	-8,418	58,271	350.05	-62.01
Applicable income taxes (credit)	-4,789	-916	-777	-12,750	-8,858		
Extraordinary items							
Income before undistributed income of subsidiaries	247,590	54,866	73,066	4,332	67,129	351.26	-61.26
Equity in undistributed income of subsidiaries	1,032,930	437,235	521,963	131,311	6,183	136.24	
Bank subsidiaries	1,032,995	437,245	521,977	131,325	6,211	136.25	
Nonbank subsidiaries	-65	-10	-14	-14	-28		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,280,520	492,101	595,029	135,643	73,312	160.21	410.42
Memoranda							
Bank net income	1,298,995	512,245	621,977	157,325	111,741	153.59	379.69
Nonbank net income	-65	-10	-14	-14	-28		
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,703,722	99	3,323,799	98.95	3,353,964	98.80	2,927,907	2,715,310	11.43	31.18
Common and preferred stock	3,596,855	96.14	3,276,145	97.53	3,350,603	98.70	2,917,745	2,708,621	9.79	27.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	106,867	2.86	47,654	1.42	3,361	0.10	10,162	6,689	124.26	
Investment in nonbank subsidiaries	19,278	0.52	19,346	0.58	19,343	0.57	19,356	19,370	-0.35	-1.09
Common and preferred stock	19,278	0.52	19,346	0.58	19,343	0.57	19,356	19,370	-0.35	-1.09
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	18,135	0.48	15,863	0.47	14,951	0.44	14,763	14,036	14.32	52.96
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	18	0	6,443	0.19	0	9,760	-100.00	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,741,135	100.00	3,359,026	100.00	3,394,701	100.00	2,962,026	2,758,476	11.38	31.05
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	256,687	7.64	238,856	7.04	311,928	312,125	-100.00	
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	106,963	2.86	56,430	1.68	15,917	0.47	20,556	22,625	89.55	9962.37
Balance due to subsidiaries and related institutions	637,842	17.05	636,438	18.95	636,454	18.75	636,493	637,393	0.22	0.12
Total liabilities	744,805	19.91	949,555	28.27	891,227	26.25	968,977	972,143	-21.56	16.71
Equity Capital	2,996,330	80.09	2,409,471	71.73	2,503,474	73.75	1,993,049	1,786,333	24.36	35.18
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	297	0.01	297	0.01	297	0.01	297	297	0.00	0.00
Common surplus	1,195,213	31.95	1,195,213	35.58	1,195,213	35.21	1,195,213	1,195,213	0.00	0.00
Retained earnings	2,378,896	63.59	995,448	29.64	1,098,376	32.36	503,347	367,704	138.98	214.86
Accumulated other comprehensive income	-578,076	-15.45	218,513	6.51	209,588	6.17	294,192	223,119		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,741,135	100.00	3,359,026	100.00	3,394,701	100.00	2,962,026	2,758,476	11.38	31.05
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	634,703	16.97	634,703	18.90	634,703	18.70	634,703	634,703	0.00	0.00
Notes payable to subsidiaries that issued TPS	615,640	16.46	615,640	18.33	615,640	18.14	615,640	615,640	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	61.09			29.46			26.03			7.11			4.31		
Bank net income / Average equity investment in banks	49.42			21.87			19.63			5.64			4.13		
Nonbank net income / Average equity investment in nonbanks	-0.45			-0.07			-0.07			-0.07			-0.14		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	101.44			104.09			104.53			115.98			152.42		
Nonbank net income / Parent net income															
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	24.86			39.41			35.60			48.62			54.42		
Total debt / Equity capital	0			10.65			9.54			15.65			17.47		
Total debt + notes payable to subs that issued TPS / Equity capital	20.55			36.20			34.13			46.54			51.94		
Total debt + Loans guaranteed for affiliate / Equity capital	0			10.65			9.54			15.65			17.47		
Total debt / Equity capital – excess over fair value	0			10.65			9.54			15.65			17.47		
Long-term debt / Equity capital	0			10.65			9.54			15.65			17.47		
Short-term debt / Equity capital	0			0			0			0			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	0			23.17			22.83			29.06			27.47		
Double Leverage															
Equity investment in subs / Equity capital	120.69			136.77			134.61			147.37			152.71		
Total investment in subs / Equity capital	124.25			138.75			134.75			147.88			153.09		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.36			1.35			1.46			6.96			12.84		
Equity investment in subs – equity cap / Net income-div (X)	0.36			1.35			1.46			6.96			32.01		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,167.24			360.58			363.62			112.59			125.49		
Cash from ops + noncash items + op expense / Op expense + dividend	1,143.32			367.59			364.32			121.89			127.95		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.22			101.38			100.18			101.76			97.38		
Pretax operating income + interest expense / Interest expense	10,208.28			1,054.87			1,143.43			4.37			650.66		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,373.01			404.41			414.25			70.91			242.57		
Dividends + interest from subsidiaries / Interest expense + dividends	11,074.10			1,327.43			1,443.42			295.35			193.73		
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0			0		
Net income / Current part of long-term debt + preferred dividends (X)															
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.40			0.16			0.21			0.09			0.19		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0			0			0			0			0		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	0			0			0			0			0		

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Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			0			0			65.38		
Dividends declared / Net income	0			0			0			0			59.87		
Net income – dividends / Average equity	61.09			29.46			26.03			7.11			1.73		
Percent of Dividends Paid															
Dividends from bank subsidiaries													240.43		
Dividends from nonbank subsidiaries													0		
Dividends from subsidiary holding companies.....													0		
Dividends from all subsidiaries													240.43		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.48			14.64			16.08			16.53			94.44		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	20.48			14.64			16.08			16.53			94.44		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries															
Interest income from nonbank subsidiaries.....															
Management and service fees from nonbank subsidiaries															
Other income from nonbank subsidiaries.....															
Operating income from nonbank subsidiaries															
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100			99.99			100			100			100		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	100			99.99			100			100			100		
Dividends from nonbank subsidiaries	0			0			0			0			0		
Interest income from nonbank subsidiaries.....	0			0			0			0			0		
Management and service fees from nonbank subsidiaries	0			0			0			0			0		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	0			0			0			0			0		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....															
Loans and advances from subsidiaries / Total debt				247.27			265.73			203.48			203.35		